

Rates effective from 21 November 2023

**Intermediary Mortgage Rates**  
Existing Customer

Product	Mortgage Type	LTV	Rate	Product Fee	Repayment Type	Free Legal	Free Val	Cash Back	ERC Yes/No	SVR	Minimum Loan	Maximum Loan	Product Code
<b>Core Range</b>													
2 Yr Fixed	Switcher	60%	5.19%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42216
2 Yr Fixed	Switcher	60%	5.30%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42215
2 Yr Fixed	Switcher	60%	5.40%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42217
2 Yr Tracker	Switcher	60%	5.74% (0.49% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	TO6616
2 Yr Tracker	Switcher	60%	6.18% (0.93% above NW base rate)	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	TO6614
5 Yr Fixed	Switcher	60%	4.89%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42224
5 Yr Fixed	Switcher	60%	4.99%	£495	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42223
5 Yr Fixed	Switcher	60%	5.11%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£99,999,999	FO42225
2 Yr Fixed	Switcher	75%	5.30%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO42211
2 Yr Fixed	Switcher	75%	5.48%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO42212
2 Yr Tracker	Switcher	75%	5.89% (0.64% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	TO6582
2 Yr Tracker	Switcher	75%	6.18% (0.93% above NW base rate)	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	TO6583
5 Yr Fixed	Switcher	75%	4.95%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO42213
5 Yr Fixed	Switcher	75%	5.17%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£10,000,000	FO42214
2 Yr Fixed	Switcher	80%	5.75%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42218
2 Yr Fixed	Switcher	80%	6.07%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42210
2 Yr Tracker	Switcher	80%	5.94% (0.69% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	TO6615
2 Yr Tracker	Switcher	80%	6.29% (1.04% above NW base rate)	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	TO6577
5 Yr Fixed	Switcher	80%	5.29%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42226
5 Yr Fixed	Switcher	80%	5.45%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42227
2 Yr Fixed	Switcher	85%	5.85%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42219
2 Yr Fixed	Switcher	85%	6.07%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42220
2 Yr Tracker	Switcher	85%	5.99% (0.74% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	TO6578
2 Yr Tracker	Switcher	85%	6.34% (1.09% above NW base rate)	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	TO6579
5 Yr Fixed	Switcher	85%	5.34%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42228
5 Yr Fixed	Switcher	85%	5.55%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£2,550,000	FO42229
2 Yr Fixed	Switcher	90%	5.97%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42221
2 Yr Fixed	Switcher	90%	6.24%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42222
2 Yr Tracker	Switcher	90%	6.18% (0.93% above NW base rate)	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	TO6580
2 Yr Tracker	Switcher	90%	6.38% (1.13% above NW base rate)	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	TO6581
5 Yr Fixed	Switcher	90%	5.44%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42230
5 Yr Fixed	Switcher	90%	5.65%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42231
2 Yr Fixed	Switcher	100%	6.19%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42232
2 Yr Fixed	Switcher	100%	6.49%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£750,000	FO42233
<b>B2L</b>													
2 Yr Fixed	BTL Switcher	60%	5.88%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42244
2 Yr Fixed	BTL Switcher	60%	6.21%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42248
5 Yr Fixed	BTL Switcher	60%	5.24%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42364
5 Yr Fixed	BTL Switcher	60%	5.53%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42316
2 Yr Fixed	BTL Switcher	75%	5.93%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42249
2 Yr Fixed	BTL Switcher	75%	6.26%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42345
5 Yr Fixed	BTL Switcher	75%	5.49%	£995	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42242
5 Yr Fixed	BTL Switcher	75%	5.62%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42243
2 Yr Fixed	BTL Switcher	90%	6.46%	£0	C&I / Int Only			£0	Yes	8.24%	£10,000	£3,500,000	FO42352

Product Range Additional Information

**Additional Information**

NatWest Base Rate: 5.25%

Early Repayment Charges:

Product Term	Period	Charges	End Date
2 Yr Fixed	1	1.5% Until 31/03/2025	31/03/2026
	2	0.75% Until 31/03/2026	
5 Yr Fixed	1	4.5% Until 31/03/2025	31/03/2029
	2	4.25% Until 31/03/2026	
	3	4% Until 31/03/2027	
	4	2.5% Until 31/03/2028	
	5	1% Until 31/03/2029	
2 Yr Tracker	1	0.5% Until 31/03/2025	31/03/2026
	2	0.25% Until 31/03/2026	